Attorney Docket No.: 72167.000165

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Hildreth : Group Art Unit: 3628

:

Appln. No.: 09/677,581 : Examiner: F. Poinvil

Filed: September 29, 2000 :

For: Network-Based Financial : Planning System and Method :

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated April 10, 2007, Applicants remark as follows: